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United St Western District of	371 4 35				untary Petition				
Name of Debtor (if individual, enter Last, First, Mic Bush, Donald W.	ddle):			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Bush, Barbara E.</b>					
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):  dba The Reading Arts Company	ars		(include m	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  dba The Reading Arts Company					
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>3974</b>	I.D. (ITIN) N	Vo./Complete		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2060					
Street Address of Debtor (No. & Street, City, State 440 East Beverley Street	& Zip Code):		440 Eas	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):  440 East Beverley Street Staunton, VA					
Staunton, VA	ZIPCODE	24401-441		n, vA				ZIPCODE <b>24401-4414</b>	
County of Residence or of the Principal Place of Bu Staunton City			County of Residence or of the Principal Place of Business:  Staunton City						
Mailing Address of Debtor (if different from street a	Mailing A	ddress of	Joint De	ebtor (if differen	nt from stre	eet address):			
							ZIPCODE		
Location of Principal Assets of Business Debtor (if	different from	n street address	s above):						
ZIPCODE									
only). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia  Filing Fee waiver requested (Applicable to chapte	(Form of Organization) (Check one box.)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.    Health Care Business     Single Asset Real Estate U.S.C. § 101(51B)     Railroad     Stockbroker     Commodity Broker     Check box, if a     Debtor is a tax-exempt of the United S     Internal Revenue Code     Debtor is     Debtor is				Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  The teas defined in 11  The Petition is Filed (Check one box.)  The Petition is Filed (Check one box.)  The Petition of a Foreign and Proceeding are primarily chapter 15 Petition for a Recognition of a Foreign are primarily consumer are primarily consumer are primarily consumer are primarily consumer are primarily debts, defined in 11 U.S.C. are primarily debts, defined in 11 U.S.C. are primarily for a personal, family, or household purpose."  Chapter 11 Debtors				
only). Must attach signed application for the cour consideration. See Official Form 3B.	t's	Acce	n is being filed we ptances of the pla dance with 11 U	an were s	olicited p	prepetition from	one or mo	ore classes of creditors, in	
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for  ☐ Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there	will be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors	000-	5,001- 10,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000		
	,000,001 to \$	\$10,000,001 o \$50 million	\$50,000,001 to \$100 million			\$500,000,001 to \$1 billion	More tha		
Estimated Liabilities		\$10,000,001	\$50,000,001 to \$100 million		00,001	\$500,000,001	More tha	n	

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B1 (Official Form 1) (4/10)  Voluntary Petition	Name of Debtor(s):	Page 2			
(This page must be completed and filed in every case)	Bush, Donald W. & Bush, Ba	arbara E.			
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach a	additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose debts are primarily consumer debts.)				
	X /s/ James O. Clough Signature of Attorney for Debtor(s)	<b>4/03/10</b> Date			
Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No  Exhibit D					
(To be completed by every individual debtor. If a joint petition is filed, ea <b>Exhibit D</b> completed and signed by the debtor is attached and made		ch a separate Exhibit D.)			
If this is a joint petition:  ☑ Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.				
Information Regardin (Check any ap  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  ☐ There is a bankruptcy case concerning debtor's affiliate, general p ☐ Debtor is a debtor in a foreign proceeding and has its principal place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regarding.	oplicable box.)  of business, or principal assets in this  days than in any other District.  coartner, or partnership pending in tage  ace of business or principal assets in  out is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]			
Certification by a Debtor Who Reside		Property			
(Check all appl  Landlord has a judgment against the debtor for possession of debt		omplete the following.)			
(Name of landlord or lesso	or that obtained judgment)				
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss	circumstances under which the de				
<ul> <li>Debtor has included in this petition the deposit with the court of a filing of the petition.</li> </ul>					
☐ Debtor certifies that he/she has served the Landlord with this certi	ification (11 U.S.C. 8.362(1))				

- 1	Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Bush, Donald W. & Bush, Barbara E.
1	(This page must be completed and filed in every case)	

# **Signatures**

# I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

Signature(s) of Debtor(s) (Individual/Joint)

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X	/s/ Donald W. Bush	
	Signature of Debtor	

Donald W. Bush

/s/ Barbara E. Bush Signature of Joint Debtor

Barbara E. Bush

Telephone Number (If not represented by attorney)

April 3, 2010

Date

## Signature of Attorney\*

# X /s/ James O. Clough

Signature of Attorney for Debtor(s)

James O. Clough 25118 James O. Clough Attorney at Law 235 Newman Ave Harrisonburg, VA 22801 (540) 433-9881 Fax: (540) 434-2642 Jcloughlaw235@cs.com

### April 3, 2010

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

ignature of Authoriz	ed individual		
rinted Name of Auth	orized Individual		
itle of Authorized In	dividual		
itle of Authorized In	dividual		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

ature of Fore	ign Repres	sentative			
ed Name of	Foreign Re	epresentative	<b>;</b>		
	ed Name of	ed Name of Foreign Re	ed Name of Foreign Representative	ed Name of Foreign Representative	ed Name of Foreign Representative

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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B22A (Official Form 22A) (Chapter 7) (12/08)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):				
In re: Bush, Donald W. & Bush, Barbara E.  Debtor(s)	<ul><li>☐ The presumption arises</li><li>☑ The presumption does not arise</li><li>☐ The presumption is temporarily inapplicable.</li></ul>				
Case Number:					
(If known)					

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
IA	□ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b.   I am performing homeland defense activity for a period of at least 90 days /or/  I performed homeland defense activity for a period of at least 90 days, terminating on,  which is less than 540 days before this bankruptcy case was filed.

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	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION								
		ital/filing status. Check the box that Unmarried. Complete only Colum		-	•	s statement as dir	ected.		
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."  Complete only Column A ("Debtor's Income") for Lines 3-11.								
2	c. 🗌	Married, not filing jointly, without Column A ("Debtor's Income")			nplete both				
	d. 🗹	Married, filing jointly. <b>Complete Lines 3-11.</b>	both Column A	A ("Debtor	's Income") and Column	B ("Spouse's In	come") for		
	the si	igures must reflect average monthly ix calendar months prior to filing the hologone the filing. If the amount of divide the six-month total by six, a	Column A Debtor's Income	Column B Spouse's Income					
3	Gros	ss wages, salary, tips, bonuses, ove	ertime, commi	ssions.		\$	\$ 1,612.33		
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.								
·	a.	Gross receipts		\$					
	b.	Ordinary and necessary business of	expenses	\$					
	c.	Business income		Subtract I	ine b from Line a	\$	\$		
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.								
5	a. Gross receipts \$								
	b.	Ordinary and necessary operating	expenses	\$					
	c.	Rent and other real property incom	ne	Subtract I	ine b from Line a	\$	\$		
6	Inte	rest, dividends, and royalties.				\$	\$		
7	Pens	ion and retirement income.				\$	\$		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.						\$		
9	How was a	mployment compensation. Enter the ever, if you contend that unemploys a benefit under the Social Security Amn A or B, but instead state the am	d by you or your spouse						
	clai	employment compensation imed to be a benefit under the cial Security Act	Spouse \$	\$	\$				

Income from all other sources. Specify source and amount. If necessary, list additional

10	sources on a separate page. Do not include alimony or separate maintena paid by your spouse if Column B is completed, but include all other paralimony or separate maintenance. Do not include any benefits received us Security Act or payments received as a victim of a war crime, crime against a victim of international or domestic terrorism.	yments of inder the Social							
	a.	\$							
	b.	\$							
	Total and enter on Line 10	\$	\$						
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru and, if Column B is completed, add Lines 3 through 10 in Column B. Enter	\$	\$	1,612.33					
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.  \$								
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION								
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.								
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)								
	a. Enter debtor's state of residence: Virginia b. Enter debtor's household size: 2								
	Application of Section707(b)(7). Check the applicable box and proceed as	s directed.							
15	The amount on Line 13 is less than or equal to the amount on Line not arise" at the top of page 1 of this statement, and complete Part VIII								
	☐ The amount on Line 13 is more than the amount on Line 14. Compl	lete the remaining	parts of this sta	teme	nt.				
	Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)								

		Part IV. CALCULATION OF CURRENT MONTHLY INCOME F	OR § 707(b)(2)			
16	Ente	r the amount from Line 12.		\$		
17	Line debto paym debto	Ital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any 11, Column B that was NOT paid on a regular basis for the household expenses of the pr's dependents. Specify in the lines below the basis for excluding the Column B incoment of the spouse's tax liability or the spouse's support of persons other than the debur's dependents) and the amount of income devoted to each purpose. If necessary, list tenents on a separate page. If you did not check box at Line 2.c, enter zero.	ne debtor or the ome (such as tor or the			
	a.		\$			
	b.		\$			
	c.		\$			
	Total and enter on Line 17.					
18	18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.					
		Part V. CALCULATION OF DEDUCTIONS FROM INC	OME			
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)						
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					

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19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.						
	Household members under 65 y	years of age	Household members 65 years of age or older				
	a1. Allowance per member		a2.	Allowance p	er member		
	b1. Number of members		b2.	Number of r	nembers		
	c1. Subtotal		c2.	Subtotal			\$
20A	Local Standards: housing and ut and Utilities Standards; non-mortg information is available at www.us	age expenses for the	e appli	cable county a	and household size		\$
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
20B	a. IRS Housing and Utilities Standards; mortgage			rental expense \$			
	b. Average Monthly Payment fany, as stated in Line 42	ed by yo	our home, if	\$			
	c. Net mortgage/rental expense Subtract Line b from Line a						
							\$
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						\$
	I and Standards, transportation	. vohiolo anauatiar	. / bl:	a tuangnautat	ion ormanaa Va	us and antitled to	\$
	Local Standards: transportation an expense allowance in this categ and regardless of whether you use	ory regardless of wl	hether				
22.4	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.						
22A	□ 0 □ 1 □ 2 or more.						
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						\$
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an						
22 <b>B</b>	Transportation" amount from IRS						
	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						

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	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)						
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>						
	a. IRS Transportation Standards, Ownership Costs	\$					
	Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 42	\$					
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$				
	Local Standards: transportation ownership/lease expense; Vehicle 2. Conchecked the "2 or more" Box in Line 23.						
24	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bathe total of the Average Monthly Payments for any debts secured by Vehic subtract Line b from Line a and enter the result in Line 24. <b>Do not enter a</b>	ankruptcy court); enter in Line bele 2, as stated in Line 42;					
	a. IRS Transportation Standards, Ownership Costs, Second Car	\$					
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42	\$					
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$				
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.						
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for						
	whom no public education providing similar services is available.  Other Necessary Expenses shilden Enter the total everes monthly as	mount that you actually aypand	\$				
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.						
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.						
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously						
	deducted.		\$				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.						

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B22A (Official Form 22A) (Chapter 7) (12/08)

		Subpart B: Additional Living F Note: Do not include any expenses that y		32		
	expe	Ith Insurance, Disability Insurance, and Health Savings Anses in the categories set out in lines a-c below that are reasonse, or your dependents.				
	a. Health Insurance \$					
24	b.	Disability Insurance	\$			
34	c.	Health Savings Account	\$			
	Tota	l and enter on Line 34			\$	
If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:						
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.			port of an	\$	
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			tion and	\$	
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			ou must	\$	
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			entary or our case	\$	
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			es) in the IRS ailable at	\$	
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$	
41	Tota	al Additional Expense Deductions under § 707(b). Enter the	e total of Lines 34 through 4	40	Ф	

\$

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	Subpart C: Deductions for Debt Payment						
	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
42		Name of Creditor Property		Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	☐ yes ☐ no	
	b.				\$	☐ yes ☐ no	
	c.				\$	☐ yes ☐ no	
				Total: Ad	ld lines a, b and c.		\$
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
43	Name of Creditor Property		Property Securing t	operty Securing the Debt			
	a.					\$	
	b.					\$	
	c.					\$	
		Total: Add lines a, b ar				d lines a, b and c.	\$
44	The state of the s						\$
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.						
	a.	Projected average monthly chap	pter 13 pla	an payment.	\$		
45	b.	Current multiplier for your district as determine schedules issued by the Executive Office for Unstees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bacourt.)		for United States t	X		
	c.	Average monthly administrative case	rage monthly administrative expense of chapter 13		Total: Multiply Line and b	es a	\$
46	Tota	l Deductions for Debt Payment	. Enter the	e total of Lines 42 th	rough 45.		\$
		Si	ubpart D	: Total Deductions f	From Income		•
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.					\$	

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<u> </u>	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	48 Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) \$						
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))						
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.						
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.						
	Initial presumption determination. Check the applicable box and proceed as directed.						
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not this statement, and complete the verification in Part VIII. Do not complete the remainder of		top of page 1 of				
52	☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.						
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the resthough 55).	mainder of Par	t VI (Lines 53				
53	Enter the amount of your total non-priority unsecured debt		\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.						
	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.						
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE CLAIMS						
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.						
	Expense Description	Monthly A	mount				
56	a.	\$					
	b.	\$					
	c.	\$					
	Total: Add Lines a, b and c	\$					
Part VIII. VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)						
57	Date: April 3, 2010 Signature: /s/ Donald W. Bush						
	Date: April 3, 2010 Signature: /s/ Barbara E. Bush  (Joint Debtor, if any)						

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B1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Western District of Virginia, Harrisonburg Division

IN RE:		Case No.
Bush, Donald W.		Chapter 7
	Debtor(s)	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Donald W. Bush

Date: April 3, 2010

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B1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Western District of Virginia, Harrisonburg Division

IN RE:		Case No.
Bush, Barbara E.		Chapter 7
·	Dobton(a)	•

Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	s/ Barbara E. Bush	

Date: April 3, 2010

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# B6 Summary (Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**

Desc Main

# Western District of Virginia, Harrisonburg Division

IN RE:		Case No
Bush, Donald W. & Bush, Barbara E.		Chapter 7
	Debtor(s)	•

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 213,768.00		
B - Personal Property	Yes	3	\$ 84,916.82		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$ 212,926.33	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 43,211.67	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,377.46
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,309.00
	TOTAL	16	\$ 298,684.82	\$ 256,138.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court** Western District of Virginia, Harrisonburg Division

IN RE:	Case No
Bush, Donald W. & Bush, Barbara E.	Chapter 7
Debtor(s)	•

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

# State the following:

Average Income (from Schedule I, Line 16)	\$ 1,377.46
Average Expenses (from Schedule J, Line 18)	\$ 3,309.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 1,612.33

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 43,211.67
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 43,211.67

#### Case 10-50540 Doc 1 Filed 04/03/10 Entered 04/03/10 22:38:23 Desc Main Page 16 of 43 B6 Declaration (Official Form 6 - Declaration) (12/07) Document

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IN RE Bush, Donald W. & Bush, Barbara E. Debtor(s) \_\_ Case No. \_

(If known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date: <b>April 3, 2010</b>	Signature: /s/ Don		
	Donald	W. Bush	Debtor
Date: <b>April 3, 2010</b>	Signature: /s/ Bark		(Lin Din 16 )
	Barbara	ı E. Bush	(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND	SIGNATURE OF NON-ATTO		TION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the and 342 (b); and, (3) if rules or gu	e debtor with a copy of this doc idelines have been promulgated e given the debtor notice of the	ument and the notices and info pursuant to 11 U.S.C. § 1100	11 U.S.C. § 110; (2) I prepared this document for ormation required under 11 U.S.C. §§ 110(b), 110(h), (h) setting a maximum fee for services chargeable by aring any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any	, of Bankruptcy Petition Preparer		Social Security No. (Required by 11 U.S.C. § 110.)
-	is not an individual, state the	name, title (if any), address,	and social security number of the officer, principal,
Address			
Signature of Bankruptcy Petition Prepar	er		Date
Names and Social Security numbers is not an individual:	s of all other individuals who pre	pared or assisted in preparing t	this document, unless the bankruptcy petition preparer
If more than one person prepared	his document, attach additiona	signed sheets conforming to	the appropriate Official Form for each person.
A bankruptcy petition preparer's faimprisonment or both. 11 U.S.C. §		on of title 11 and the Federal .	Rules of Bankruptcy Procedure may result in fines or
DECLARATION U	NDER PENALTY OF PERJ	URY ON BEHALF OF CO	ORPORATION OR PARTNERSHIP
I, the		the president or other offic	er or an authorized agent of the corporation or a
	med as debtor in this case, de sheets (total shown on sa	clare under penalty of perj	ury that I have read the foregoing summary and that they are true and correct to the best of my
Date:	Signature:		
			(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 10-50540 B7 (Official Form 7) (04/10)

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**United States Bankruptcy Court** 

# Western District of Virginia, Harrisonburg Division

IN RE:	Case No
Bush, Donald W. & Bush, Barbara E.	Chapter 7
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

## 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 2008 56.877 2009 42.313 year to date wife only 4016.65

## 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **James Clough** 235 Newman Ave Harrisonburg, VA 22801

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 800.00

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#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER **David Norman** 

DESCRIPTION AND VALUE OF PROPERTY sailboar

LOCATION OF PROPERTY debtors' home

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN ADDRESS

NAME The Reading Arts Co NATURE OF **BEGINNING AND BUSINESS ENDING DATES** 

this is IIc set up tp market a chidlren's reading program but no efforts have thus far been amde to develep this

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.  $\checkmark$ 

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

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None	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
21. C	urrent Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
22. F	ormer partners, officers, directors and shareholders
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.
23. W	ithdrawals from a partnership or distributions by a corporation
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.
24. Ta	ax Consolidation Group
None	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.

## 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>April 3, 2010</b>	Signature /s/ Donald W. Bush of Debtor	Donald W. Bush
Date: <b>April 3, 2010</b>	Signature /s/ Barbara E. Bush of Joint Debtor	Barbara E. Bush
	(if any)	Bui bui a E. Buon
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Dahtor(s)		(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
440 E. Beverley		J	213,768.00	211,000.00
Staunton VA 24401 tax assessment 223,630.00 but broker states 213, 768				

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TOTAL

213,768.00

(Report also on Summary of Schedules)

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D	ebtor(s)		

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(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		bank of America checking acct Bank of America savings acct	) J	394.67 1.38
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		brass headboard 75, mattress 25, dresser w/mirror 100, painted desk 25, wooden rocker 25, rattan chair 5, lamps 20, boom box 10, mirror 5, towels and other linens 40	J	325.00
			christmas decorations 100, tools 100, misc old furniture 20, filing cabinets 60, wooden cabinet 10, wooden table 15, chairs 20, hanging lamp 50, stoneware 20, glass dishes 20, clear/gold plates 25, misc mugs and plates 15, glasses 15, stemware 40, flatware 10, pots and pans 100, knives 40, casserole dishes and bakeware 10, microwave 10, breadmaker 10, toaster 10, blender 15, coffee maker 15, cake plate and dishes 15, rice cooker 15, baskets 15, decorative items 30, kitchen utensils 10, curtains 15	J	805.00
			lawn mower 15, cement mixer 100, patio furniture 50, chaie lounge 90, table 20, computer table 15, filing cabinet 5, rocking chair 15, nesting tables 20, wooden desk chair 10, table lamp 50, pole lamp 15, laptop 300, fax/copy/printer 100, wooden desk chair 10,	J	815.00
			love seat 60, wing chair 100, arm chairs 50, chair 25, pedestal table 10, small table 10, piano 10, curio table 20	J	285.00
			rug 75, table lamps 30, pole lamp 30, decorative items 50, computer 100, drawing table 25, printer 50, tv 15,	J	325.00
			small hand tools 50, cabinet with misc screws 25, misc frames 10, towels and bedding 40, vacuum cleaner 10, flowers 10, tools 75	J	220.00
			sofa 100, loveseat 75, wing chair 20, rocking chair 15, book case 15, wooden cabinet 50, radio cabinet 25, encyclopedias 10, tv 25, dvd/vcr 25, wooden desk 100, folding desk chair 5, desk lamp 10, rug 40, curtain 20, small brass table 15, lamps 50, wooden coffee table 25	J	625.00
			wooden table 60, wall mirror 5, sewing machine cabinet 20, sewing machine 40, chest of drawers 15, dinign room table 100, six chairs 120, hutch 70, glassware 40, flatware 30, candlesticks	J	605.00

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
			10, candelabra 15, wall sconces 15, lace table cloth 10,		
			decorative items 20, prints 35		
5.	Books, pictures and other art objects,		framed print 25, heirloom china 175	J	200.00
	antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		framed prints 150, chess set 100, backgammonm set 100, ivory items 25, opal portrait pin 50	J	425.00
			framed prints 35, Knable piano prints 30, framed Wilson print 20	J	85.00
			framed Wilsom portrait 100, framed drawings 30, books 300	J	430.00
			ivory figures 70, family pics 25,	J	125.00
6.	Wearing apparel.		clothing	J	750.00
7.	Furs and jewelry.		wedding bans 250, costume jewelry 75, costume pearls 50, three strand costume pearls 75	J	450.00
8.	Firearms and sports, photographic, and other hobby equipment.		bicycle 20, three wheel scooter 40, hunting rifles 200, non working rifle 25	J	285.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		VRS retirement	w	71,060.77
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

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# SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Dodge Caravan 1997 BMW Roadster 2d	H W	700.00 2,560.00
			2000 Mercury Grand Marquis	Н	2,410.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		office supplies	J	50.00
29.	Machinery, fixtures, equipment, and supplies used in business.		letterpress machine recording equipment 100, speakers 40, keyboard 25, speakers 40, mixer/amp40, laptop 300, data projector 200, portable screen 50, guitars 150, cords and accessories 40	H	150.00 835.00
30.	Inventory.	X			
1	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			ТО	TAL.	84,916.82

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Debtor(s)

Case No. \_

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

	T	1	
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
440 E. Beverley Staunton VA 24401 tax assessment 223,630.00 but broker states 213, 768	CV § 34-26(3)(i)	2,768.00	213,768.00
SCHEDULE B - PERSONAL PROPERTY	045044	204.67	204.67
bank of America checking acct	CV § 34-4	394.67	394.67
Bank of America savings acct	CV § 34-4	1.38	1.38
brass headboard 75, mattress 25, dresser w/mirror 100, painted desk 25, wooden rocker 25, rattan chair 5, lamps 20, boom box 10, mirror 5, towels and other linens 40	CV § 34-26(4a)	325.00	325.00
christmas decorations 100, tools 100, misc old furniture 20, filing cabinets 60, wooden cabinet 10, wooden table 15, chairs 20, hanging lamp 50, stoneware 20, glass dishes 20, clear/gold plates 25, misc mugs and plates 15, glasses 15, stemware 40, flatware 10, pots and pans 100, knives 40, casserole dishes and bakeware 10, microwave 10, breadmaker 10, toaster 10, blender 15, coffee maker 15, cake plate and dishes 15, rice cooker 15, baskets 15, decorative items 30, kitchen utensils 10, curtains 15	CV § 34-26(4a)	805.00	805.00
lawn mower 15, cement mixer 100, patio furniture 50, chaie lounge 90, table 20, computer table 15, filing cabinet 5, rocking chair 15, nesting tables 20, wooden desk chair 10, table lamp 50, pole lamp 15, laptop 300, fax/copy/printer 100, wooden desk chair 10,	CV § 34-26(4a)	815.00	815.00
love seat 60, wing chair 100, arm chairs 50, chair 25, pedestal table 10, small table 10, piano 10, curio table 20	CV § 34-26(4a)	285.00	285.00
rug 75, table lamps 30, pole lamp 30, decorative items 50, computer 100, drawing table 25, printer 50, tv 15,	CV § 34-26(4a)	325.00	325.00
small hand tools 50, cabinet with misc screws 25, misc frames 10, towels and bedding 40, vacuum cleaner 10, flowers 10, tools 75	CV § 34-26(4a)	220.00	220.00
sofa 100, loveseat 75, wing chair 20, rocking chair 15, book case 15, wooden cabinet 50, radio cabinet 25, encyclopedias 10, tv 25, dvd/vcr 25, wooden desk 100, folding desk chair 5, desk lamp 10, rug 40, curtain 20, small brass table 15, lamps 50, wooden coffee table 25	CV § 34-26(4a)	625.00	625.00
wooden table 60, wall mirror 5, sewing machine cabinet 20, sewing machine 40,	CV § 34-26(4a)	605.00	605.00

<sup>\*</sup> Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Debtor(s)

IN RE Bush, Donald W. & Bush, Barbara E.

\_\_\_\_\_ Case No. \_\_

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
chest of drawers 15, dinign room table 100, six chairs 120, hutch 70, glassware 40, flatware 30, candlesticks 10, candelabra 15, wall sconces 15, lace table cloth 10, decorative items 20, prints 35			
framed print 25, heirloom china 175	CV § 34-26(1)	200.00	200.0
framed prints 150, chess set 100, backgammonm set 100, ivory items 25, opal portrait pin 50	CV § 34-26(2) CV § 34-4	185.00 240.00	425.0
	CV § 34-26(2) CV § 34-4	55.00 30.00	85.0
framed Wilsom portrait 100, framed drawings 30, books 300	CV § 34-26(1) CV § 34-26(2)	330.00 100.00	430.0
ivory figures 70, family pics 25,	CV § 34-26(2)	125.00	125.0
clothing	CV § 34-26(4)	750.00	750.0
_	CV § 34-4 CV § 34-26(1a)	200.00 250.00	450.0
bicycle 20, three wheel scooter 40, hunting rifles 200, non working rifle 25	CV § 34-4	285.00	285.0
1995 Dodge Caravan	CV § 34-26(8)	700.00	700.0
1997 BMW Roadster 2d	CV § 34-26(8)	2,330.67	2,560.0
2000 Mercury Grand Marquis	CV § 34-26(8)	713.00	2,410.0
office supplies	CV § 34-4	50.00	50.0
letterpress machine	CV § 34-26(7)	150.00	150.0
recording equipment 100, speakers 40, keyboard 25, speakers 40, mixer/amp40, laptop 300, data projector 200, portable screen 50, guitars 150, cords and accessories 40	CV § 34-26(7)	835.00	835.0

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Debtor(s)	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1001191718		J	lien on 1997 BMW				229.33	
Community Bank PO Box 1209 Staunton, VA 24401			WALLET & O. FOO. OO.					
		<b></b>	VALUE \$ 2,560.00	┝	-		4 007 00	
ACCOUNT NO. 5100-6103-1630  VACU PO Box 90010 Richmond, VA 23225-9010		<b>"</b>   	1000 mercury grand marquis				1,697.00	
1 GGGVVVTVVQ 000205420		J	VALUE \$ 2,410.00 lien on reisdence	┝	$\vdash$		211,000.00	
ACCOUNT NO. 008325439  Wells Fargo HOME mORTGAGE PO Box 11701  Newark, NJ 07101-4701			VALUE \$ 213,768.00	-			211,000.00	
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th	is p	Γota	e) al	\$ 212,926.33	
			(Use only on la	st p	oage	e)	\$ <b>212,926.33</b> (Report also on	\$ (If applicable, report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

(If known)

#### Filed 04/03/10 Entered 04/03/10 22:38:23 Case 10-50540 Doc 1

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IN RE Bush, Donald W. & Bush, Barbara E.

Debtor(s)

(If known)

Desc Main

Case No.

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule F in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts r

the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

$\overline{\mathbf{V}}$	<b>Domestic</b>	<b>Support</b>	<b>Obligations</b>
-------------------------	-----------------	----------------	--------------------

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Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

## Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

### Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

### Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

<sup>1</sup> continuation sheets attached

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Debtor(s)

IN RE Bush, Donald W. & Bush, Barbara E.

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Case.	N	0	

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Desc Main

(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

# **Domestic Support Obligations**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.	T	Н	pays \$300.00 child support per						
Carolyn H. Bush 322 Eastview Drive Madison Heights, VA 24572	-		month .is one month behind				0.00		
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority  (Use only on last page of the comp	Cla	aims	to (Totals of the sedule E. Report also on the Summary of Sci	-	age Fota	e) al	\$	\$	\$
(Us	e oi	ily on	last page of the completed Schedule E. If ap	plic	Fota able	e,		\$	\$

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IN RE Bush, Donald W. & Bush, Barbara E.	Case No.	
Debtor(s)		(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5466-3201-7005-3985</b>		Н			П	П	
Bank Of America PO Box 15019 Wilmington, DE 19886-5019							1,639.53
ACCOUNT NO. <b>5189-1310-0500-7260</b>		w			П	П	,
Card Service Center PO Box 5877 Hicksville, NY 11802-5877							2,647.72
ACCOUNT NO.			Assignee or other notification for:		П	П	
Providian PO Box 9201 Old Bethpage, NY 11804-9001			Card Service Center				
ACCOUNT NO. <b>67460013-0114918</b>		w			П	П	
CitiFinancial PO Box 6931 The Lakes, NV 88901-6931							11,189.35
<b>2</b> continuation sheets attached			(Total of th		tota age		<b>\$ 15,476.60</b>
			(Total of th	_	Γota	t	,
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	atis	tica	al	\$

IN	$\mathbf{DF}$	Ruch	Donald	W S.	Ruch	Barbara I	=
ш	NL	Duoii,	Donaid	W. C	Duoii,	Daibaia	

Debtor(s)

\_\_\_\_\_ Case No. \_\_\_

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>15763577-001-000-5</b>		J	past due gas bill			Н	
Columbia Gas Of Virginia Revenue Recovery 200 Civic Center Drive Columbus, OH 43215							863.00
ACCOUNT NO. <b>5491-1000-0394-6459</b>		w					
HSBC Card Services PO Box 88000 Baltimore, MD 21288-0001							4,188.90
ACCOUNT NO.			Assignee or other notification for:				·
Payment Processing Center PO Box 4155 Carol Stream, IL 60197-9907			HSBC Card Services				
ACCOUNT NO.			Assignee or other notification for:				
United Recovery Systems PO Box 722929 Houston, TX 77272-2929			HSBC Card Services				
ACCOUNT NO. <b>7001-0621-3299-8554</b>		Н		H			
HSBC Retail Services PO Box 17298 Baltimore, MD 21297-1298							
ACCOUNT NO. <b>4991-4410-1036-0880</b>		Н					396.07
Virginia Credit Union Customer Service PO Box 31112 Tampa, FL 33631-3112							
ACCOUNT NO. <b>4248-8014-1504-3010</b>		w					11,960.34
Wachovia Bank Po Box 105204 Atlanta, GA 30348-5204							E 007 00
Sheet no 1 of 2 continuation sheets attached to	L			L Sub	tot	⊔ al	5,087.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	iis p T t als tatis	age Fota o o tica	e) al on al	\$ <b>22,495.31</b>

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IN	RE	Bush,	Donald	W. &	Bush.	Barbara
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Debtor(s)

Case No. \_

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		- (1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4312-4741-5429-3569</b>		J	business card	Н		Ħ	
Wacovia PO Box 105204 Atlanta, GA 30348-5204							5,239.76
ACCOUNT NO.			Assignee or other notification for:	H		H	.,
Wachovia Bank 23057-012 R1 Payments Po Box 45083 Jacksonville, FL 32232-5030	_		Wacovia				
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			)	\$ 5,239.76
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	o o tica	n al	\$ 43,211.67

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# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Bush, Donald W. & Bush, Barbara E.

Debtor(s)

Case No. (If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS O	DEPENDENTS OF DEBTOR AND SPOUSE				
Married	RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation	Vi-	wiwia Cabaal	Can Th	- Doof And F	اء ما ال	
Name of Employer How long employed		ginia School ears	For The	e Dear And E	siina	
Address of Employer	2 y	cai S				
radices of Employer	Sta	unton, VA 2	4401			
INCOME. (Estimate of average	an an uncleased monthly income at time accessible.			DEBTOR		SPOUSE
	ge or projected monthly income at time case filed) s, salary, and commissions (prorate if not paid mon	thly)	\$	DEDIOK	¢	1,610.57
2. Estimated monthly overtime		uny)	\$ —		\$ ——	1,010.37
3. SUBTOTAL			φ	0.00	<u>Φ</u>	4 C40 E7
4. LESS PAYROLL DEDUCT	CIONS		<b>→</b>	0.00	<u> </u>	1,610.57
a. Payroll taxes and Social So			\$		\$	189.11
b. Insurance	ceunty		\$		\$	103.11
c. Union dues			\$		\$	
d. Other (specify) <b>Health I</b>	าร		\$		\$	144.00
			\$		\$	
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS		\$	0.00	\$	333.11
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	0.00	\$	1,277.46
7 Regular income from operat	ion of business or profession or farm (attach detaile	ed statement)	\$		\$	
7. Regular income from operation of business or profession or farm (attach detailed statement) 8. Income from real property			\$		\$	
9. Interest and dividends			\$		\$	
10. Alimony, maintenance or s	upport payments payable to the debtor for the debto	or's use or				
that of dependents listed above			\$		\$	
11. Social Security or other go			\$		\$	
(Speeny)			\$		\$ ——	
12. Pension or retirement incom			\$		\$	
13. Other monthly income						
(Specify) Part Time Tutorin	g		\$		\$	
			\$		\$	
			\$		\$	
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	100.00	\$	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)		\$	100.00	\$	1,277.46
16 COMBINED AVEDACE	MONTHLY INCOME: (Combine column totals	from line 15.				
if there is only one debtor repe		nom mie 13,		\$	1,377.	46
				o on Summary of Sch Summary of Certain L		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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None

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IN RE Bush, Donald W. & Bush, Barbara E. Case No.	
Debtor(s)	(If known)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(	$\mathbf{S}$ )
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate	
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the ded on Form22A or 22C.	luctions from income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,370.00
a. Are real estate taxes included? Yes No <u>✓</u>	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$ 120.00
b. Water and sewer	\$ 40.00
c. Telephone	\$ 285.00
d. Other Cable	\$ 30.00
Natural Gas	\$\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$250.00
5. Clothing	\$ <b>12.00</b>
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$ 60.00
8. Transportation (not including car payments)	\$ 185.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 30.00
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$ 108.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Pers Prop Staunton	\$ 14.00
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 150.00
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$ 300.00
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17 Other Haircuts	\$ 25.00

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ \_\_\_\_\_3,309.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$1,377.46
b. Average monthly expenses from Line 18 above	\$ 3,309.00
c. Monthly net income (a. minus b.)	\$ -1.931.54

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**B8** (Official Form 8) (12/08)

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# **United States Bankruptcy Court** Western District of Virginia, Harrisonburg Division

IN RE:		C	ase No.
Bush, Donald W. & Bush, Barbara E.		C	hapter 7
	Debtor(s)		TATOTA VOLVA
		OR'S STATEMENT OF	
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necessary		e fully completed for <b>EACH</b>	debt which is secured by property of the
Property No. 1			
Creditor's Name: Community Bank		Describe Property Secur 1997 BMW Roadster 2d	ring Debt:
Property will be (check one):  ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (cha Redeem the property Reaffirm the debt ✓ Other. Explain	eck at least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claimed	ed as exempt	•	•
Property No. 2 (if necessary)		]	
Creditor's Name:		Describe Property Securing Debt: 2000 Mercury Grand Marquis	
Property will be (check one):  ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (cha Redeem the property Reaffirm the debt ✓ Other. Explain	eck at least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt ☐ Not claimed	ed as exempt		
<b>PART B</b> – Personal property subject to unadditional pages if necessary.)	nexpired leases. (All three o	columns of Part B must be co	mpleted for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
1 continuation sheets attached (if any)			
I declare under penalty of perjury that personal property subject to an unexpi		intention as to any proper	ty of my estate securing a debt and/or
Date: April 3, 2010	/s/ Donald W. Bush	1	
	Signature of Debtor		
	/s/ Barbara E. Bush	1	

Signature of Joint Debtor

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# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

# **PART A** – Continuation

Continuation sheet \_\_\_1 of \_\_\_1

	Property No. 3				
	Creditor's Name: Wells Fargo HOME mORTGAGE		Describe Property 440 E. Beverley	Securing Debt:	
	Property will be (check one):  ☐ Surrendered ✓ Retained				
	If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☑ Other. Explain ☐ Property is (check one): ☑ Claimed as exempt ☐ Not claimed as exempt ☐ Property No.  Creditor's Name:		(for ex	cample, avoid lien using 11 U.S.C. § 522(f)).	
			Describe Property Securing Debt:		
Vala Cy	Property will be (check one):  Surrendered Retained				
© 1993-2010 EZ-Filing, Inc. [1-800-998-2424] - Forms Sorware Only	If retaining the property, I intend to (check at  Redeem the property Reaffirm the debt Other. Explain	least one):	(for ex	cample, avoid lien using 11 U.S.C. § 522(f)).	
-oee-ooe-L]	Property is (check one):  Claimed as exempt  Not claimed as exempt				
ig, inc.	Property No.				
0 651 111	Creditor's Name:		Describe Property Securing Debt:		
02-581	Property will be (check one):  Surrendered Retained				
	If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for ex	cample, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed as exempt					
]	PART B – Continuation				
	Property No.				
	Lessor's Name:	Describe Leased 1	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
	Property No.				
	Lessor's Name:	Describe Leased l	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
		•		•	

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# United States Bankruptcy Court Western District of Virginia, Harrisonburg Division

IN RE:		Case No
Bush, Donald W. & Bush, Barba	ıra E.	Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR I	MATRIX
The above named debtor(s) here	eby verify(ies) that the attached matrix listing c	reditors is true to the best of my(our) knowledge.
Date: <b>April 3, 2010</b>	Signature: /s/ Donald W. Bush	
	Donald W. Bush	Debtor
Date: <b>April 3, 2010</b>	Signature: /s/ Barbara E. Bush	
	Barbara E. Bush	Joint Debtor, if any

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# United States Bankruptcy Court Western District of Virginia, Harrisonburg Division

IN	RE:	Case No	
	ısh, Donald W. & Bush, Barbara E.	Chapter 7	
<u> </u>	Debtor(s)	Chapter 7	
	DISCLOSURE OF COMPENSATION OF AT	TORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$8	00.00
	Prior to the filing of this statement I have received	\$8	00.00
	Balance Due	\$	0.00
2.	The source of the compensation paid to me was: Debtor Other (specify):		
3.	The source of compensation to be paid to me is:   Debtor   Other (specify):		
4.	I have not agreed to share the above-disclosed compensation with any other person unless the	hey are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are together with a list of the names of the people sharing in the compensation, is attached.	not members or associates of my law firm. A copy of the agree	eement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the b	ankruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determinin</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any a</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matter</li> </ul>	e required; adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services		
	CERTIFICATION certify that the foregoing is a complete statement of any agreement or arrangement for payment to roceeding.	o me for representation of the debtor(s) in this bankruptcy	
1_	April 3, 2010 /s/ James O. Clough		

James O. Clough 25118
James O. Clough
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Harrisonburg, VA 22801
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Date

BANK OF AMERICA PO BOX 15019 WILMINGTON, DE 19886-5019

CARD SERVICE CENTER
PO BOX 5877
HICKSVILLE, NY 11802-5877

CAROLYN H. BUSH 322 EASTVIEW DRIVE MADISON HEIGHTS, VA 24572

CITIFINANCIAL PO BOX 6931 THE LAKES, NV 88901-6931

COLUMBIA GAS OF VIRGINIA REVENUE RECOVERY 200 CIVIC CENTER DRIVE COLUMBUS, OH 43215

COMMUNITY BANK PO BOX 1209 STAUNTON, VA 24401

HSBC CARD SERVICES PO BOX 88000 BALTIMORE, MD 21288-0001

HSBC RETAIL SERVICES PO BOX 17298 BALTIMORE, MD 21297-1298

PAYMENT PROCESSING CENTER PO BOX 4155 CAROL STREAM, IL 60197-9907 PROVIDIAN
PO BOX 9201
OLD BETHPAGE, NY 11804-9001

UNITED RECOVERY SYSTEMS PO BOX 722929 HOUSTON, TX 77272-2929

VACU PO BOX 90010 RICHMOND, VA 23225-9010

VIRGINIA CREDIT UNION CUSTOMER SERVICE PO BOX 31112 TAMPA, FL 33631-3112

WACHOVIA BANK
PO BOX 105204
ATLANTA, GA 30348-5204

WACHOVIA BANK
23057-012 R1 PAYMENTS
PO BOX 45083
JACKSONVILLE, FL 32232-5030

WACOVIA PO BOX 105204 ATLANTA, GA 30348-5204

WELLS FARGO HOME MORTGAGE PO BOX 11701 NEWARK, NJ 07101-4701